

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method to manage a credit portfolio and to trigger credit actions, comprising:

reviewing a status of at least one creditor at predetermined time intervals, wherein each of the at least one creditor having an outstanding loan from an entity;

identifying at least one status indicator for a creditor;

selecting the creditor to review;

generating a series of inquiries with reference to the creditor, wherein the series of inquiries comprises a series of questions designed to elicit information related to at least one of the creditor and a status indicator;

presenting the inquiries to a user associated with the entity;

determining a quantity of triggers flagged for the a selected creditor based on the responses to the inquiries with reference to the creditor; and

determining if a key risk review is necessary for the creditor ~~establishing an action plan~~ in response to the quantity of flagged triggers being greater than a predetermined number, wherein the key risk review is determined to be necessary if the selected creditor corresponds to a predetermined loss to the entity in the event the creditor becomes bankrupt; and

conducting a key risk review in response determining that a key risk review is necessary, wherein the key risk review comprises reviewing actions to reduce exposure or loss.

2. (Cancelled)

3. (Cancelled)

4. (Currently Amended) The method of claim 13, further comprising taking no action in response to not identifying any status indicators for the creditor.

5. (Currently Amended) The method of claim 13, wherein determining the quantity of triggers flagged for the selected creditor is performed in response to identifying at least one status indicator for the selected creditor.
6. (Currently Amended) The method of claim 1, further comprising receiving a response from the responding to a series of inquiries with reference to the selected creditor.
7. (Currently Amended) The method of claim 1, further comprising receiving a response from the responding to a series of inquiries related to at least one of a predetermined model related to the selected creditor, a market related to the selected creditor, subjective criteria related to the selected creditor, industry conditions, economic conditions, occurrence of an event affecting the selected creditor, and a behavior of the selected creditor.
8. (Cancelled)
9. (Cancelled)
10. (Original) The method of claim 19, further comprising:
performing a decided action in response to the key risk review; and
monitoring a status of the creditor.
11. (Currently Amended) The method of claim 1, further comprising performing an exposure review that determines how much is at stake if the outstanding loan becomes at least partially uncollectable in response to the quantity of flagged triggers being greater than the predetermined number and a key risk review not being performed.
12. (Currently Amended) A method to manage a credit portfolio and to trigger credit actions, comprising:

electronically reviewing a status of a creditor, wherein the creditor has an outstanding loan from an entity;
electronically determining at least one status indicator is associated with the creditor;
electronically generating a series of inquiries;
electronically receiving a response from the series of inquiries with reference to the selected creditor;
electronically determining a quantity of triggers flagged based on responses to the series of inquiries for ~~the~~ a selected creditor; and
establishing an action plan in response to the quantity of flagged triggers being greater than a predetermined number;
conducting a key risk review in response to the creditor corresponding to a predetermined loss in the event of bankruptcy; and
performing an exposure review in response to the quantity of flagged triggers being greater than the predetermined number and a key risk review not being performed.

13. (Original) The method of claim 12, wherein each inquiry relates to one of a predetermined model related to the selected creditor, a market associated with the selected creditor, subjective criteria associated with the selected creditor, industry conditions, economic conditions, occurrence of an event affecting the selected creditor and a behavior of the selected creditor.

14. (Currently Amended) The method of claim 12, wherein determining a quantity of triggers flagged comprises at least one of:

electronically determining any change in a Standard and Poor's (S&P) bond rating for the selected creditor by a predetermined number of grades;
electronically determining any change in a Moody's rating for the selected creditor by a predetermined number of grades;
electronically determining any change in a credit default swap spread for the selected creditor by a predetermined number of basis points in a predetermined time period;

electronically determining any change in a bond spread for the selected creditor by a predetermined number of basis points in a predetermined time period;
determining if the creditor has a broken or defective business model;
determining if the creditor's industry is experiencing any downturn;
determining any impact of any recent event on the creditor; and
determining a nature or demeanor of the creditor's management.

15. (Cancelled)

16. (Original) The method of claim ~~1245~~, further comprising:
performing a decided action in response to the key risk review; and
monitoring a status of the creditor.

17. (Cancelled).

18. (Original) The method of claim 12, further comprising taking no action in response to the quantity of flagged triggers being less than a predetermined number.

19. (Original) The method of claim 12, further comprising monitoring the selected creditor in response to the quantity of flagged triggers being greater than the predetermined number.

20. (Currently Amended) A system to manage a credit portfolio and to trigger credit actions, comprising:

a central processing unit processor;
at least one trigger; and
a credit action trigger program operable on the central processing unit processor to:
review a status of a creditor, wherein the creditor has an outstanding loan from an entity;
determine at least one status indicator is associated with the creditor;
generate a series of inquiries; ~~and to~~

receive a response from the series of inquiries with reference to the selected creditor;

determine a quantity of the at least one trigger being flagged based on responses to the series of inquiries for the a selected creditor[[.]]

conduct a key risk review in response to the creditor corresponding to a predetermined loss in the event of bankruptcy; and

perform an exposure review in response to the quantity of flagged triggers being greater than the predetermined number and a key risk review not being performed.

21. (Original) The system of claim 20, wherein the series of inquires comprise at least one of:

an inquiry including a predetermined model related to the selected creditor;

an inquiry related to a market of the selected creditor;

an inquiry including subjective criteria related to the selected creditor;

an inquiry related to industry conditions in which the selected creditor does business;

an inquiry related to economic conditions;

an inquiry related to an impact of any events affecting the creditor; and

an inquiry related to a behavior of the selected creditor.

22. (Original) The system of claim 20, wherein the at least one trigger comprises at least one of:

any change in a Standard and Poor's (S&P) bond rating for the selected creditor by a predetermined number of grades;

any change in a Moody's rating for the selected creditor by a predetermined number of grades;

any change in a credit default swap spread for the selected creditor by a predetermined number of basis points in a predetermined time period;

any change in a bond spread for the selected creditor by a predetermined number of basis points in a predetermined time period;

- a broken or defective business model;
- an industry of the selected creditor is experiencing any downturn;
- a determination of any impact of any recent event on the selected creditor; and
- a determination of a nature or demeanor of the selected creditor's management.

23. (Original) The system of claim 21, further comprising an input device for a user to respond to the series of inquiries.

24. (Original) The system of claim 21, further comprising a memory system to store the credit action trigger program and the inquiries.

25. (Original) The system of claim 21, further comprising an output device to present the series of inquiries to a user.

26. (Original) The system of claim 20, further comprising at least one other processor for users to access the credit action trigger program.

27. (Original) The system of claim 26, further comprising a browser operable on the at least one other processor to access the credit action trigger program.

28. (Currently Amended) A method of making a system to manage a credit portfolio and to trigger credit actions, comprising:

- providing a central processing unit processor;
- providing at least one trigger; and
- providing a credit action trigger program operable on the central processing unit processor to:
 - review a status of a creditor, wherein the creditor has an outstanding loan from an entity;
 - determine at least one status indicator is associated with the creditor;
 - generate a series of inquiries; ~~and to~~

receive a response from the series of inquiries with reference to the selected creditor;

determine a quantity of the at least one trigger being flagged based on responses to the series of inquiries for the a selected creditor[.].

conduct a key risk review in response to the creditor corresponding to a predetermined loss in the event of bankruptcy; and

perform an exposure review in response to the quantity of flagged triggers being greater than the predetermined number and a key risk review not being performed..

29. (Original) The method of claim 28, further comprising:

forming an inquiry including a predetermined model related to the selected creditor;

forming an inquiry related to a market of the selected creditor;

forming an inquiry including subjective criteria related to the selected creditor;

forming an inquiry related to industry conditions in which the selected creditor does business;

forming an inquiry related to economic conditions;

forming an inquiry related to an impact of any events affecting the creditor; and

forming an inquiry related to a behavior of the selected creditor.

30. (Currently Amended) The method of claim 28, wherein providing the at least one trigger comprises:

providing means to electronically determine any change in a Standard and Poor's (S&P) bond rating for the selected creditor by a predetermined number of grades;

providing means to electronically determine any change in a Moody's rating for the selected creditor by a predetermined number of grades;

providing means to electronically determine any change in a credit default swap spread for the selected creditor by a predetermined number of basis points in a predetermined time period;

providing means to electronically determine any change in a bond spread for the selected creditor by a predetermined number of basis points in a predetermined time period;

providing means to determine a broken or defective business model;
providing means to determine if an industry of the selected creditor is experiencing any downturn;
providing means for determining any impact of any recent event on the selected creditor; and
providing means for determining a nature or demeanor of the selected creditor's management.

31. (Original) The method of claim 28, further comprising providing an output device to present the series of inquiries to a user.

32. (Original) The method of claim 28, further comprising an input device for a user to respond to the series of inquiries.

33. (Original) The method of claim 28, further comprising providing a memory system to store the credit action trigger program and the inquiries.

34. (Currently Amended) A computer-readable medium having computer-executable instructions for performing a method once the instructions are executed on a computer, comprising:

reviewing a status of a creditor at predetermined time intervals, wherein the creditor has an outstanding loan from an entity;

identifying at least one status indicator is associated with the creditor; and

selecting the creditor to review;

generating a series of inquiries with reference to the creditor;

determining a quantity of triggers flagged based on responses to the series of inquiries for a selected creditor; and

establishing an action plan in response to the quantity of flagged triggers being greater than a predetermined number.

35. (Original) The computer-readable medium having computer-executable instructions for performing the method of claim 34, wherein each inquiry relates to one of a predetermined model related to the selected creditor, a market associated with the selected creditor, subjective criteria associated with the selected creditor, industry conditions, economic conditions, occurrence of an event affecting the selected creditor and a behavior of the selected creditor.

36. (Original) The computer-readable medium having computer-executable instructions for performing the method of claim 34, wherein determining a quantity of triggers flagged comprises at least one of:

- determining any change in a Standard and Poor's (S&P) bond rating for the selected creditor by a predetermined number of grades;

- determining any change in a Moody's rating for the selected creditor by a predetermined number of grades;

- determining any change in a credit default swap spread for the selected creditor by a predetermined number of basis points in a predetermined time period;

- determining any change in a bond spread for the selected creditor by a predetermined number of basis points in a predetermined time period;

- determining if the creditor has a broken or defective business model;

- determining if the creditor's industry is experiencing any downturn;

- determining any impact of any recent event on the creditor; and

- determining a nature or demeanor of the creditor's management.

37. (Original) The computer-readable medium having computer-executable instructions for performing the method of claim 34, further comprising taking no action in response to the quantity of flagged triggers being equal to the predetermined number.

38. (Original) The computer-readable medium having computer-executable instructions for

performing the method of claim 34, further comprising monitoring the selected creditor in response to the quantity of flagged triggers being equal to the predetermined number.

39 (New) The method of claim 12, wherein determining a quantity of triggers flagged comprises:

- determining any change in a Standard and Poor's (S&P) bond rating for the selected creditor by a predetermined number of grades;

- determining any change in a Moody's rating for the selected creditor by a predetermined number of grades;

- determining any change in a credit default swap spread for the selected creditor by a predetermined number of basis points in a predetermined time period;

- determining any change in a bond spread for the selected creditor by a predetermined number of basis points in a predetermined time period;

- determining if the creditor has a broken or defective business model;

- determining if the creditor's industry is experiencing any downturn;

- determining any impact of any recent event on the creditor; and

- determining a nature or demeanor of the creditor's management.